

Making the Good



d Move

Story by LTC Pete Masterton

MOVING is a fact of life for soldiers and their families. Unfortunately, moves often result in the loss of, or damage to, the items being shipped. Whether it's a scratch on a family heirloom or a box of your favorite compact disks that disappears during the move, such losses can be upsetting.

While the military claims system can't help with the hurt associated with such losses, it can ensure that the carrier responsible for the loss and damage is held accountable — if you take certain steps to help the system work for you.

Before the Move

This is the best time to document what you own and to ensure that you have the insurance coverage you need.

Insurance

You can either purchase your own insurance or, for moves within the continental United States, you can buy additional insurance protection through the transportation office.

If you don't purchase insurance, the Army claims office can only pay the depreciated replacement or repair cost of your lost or damaged items. In addition, the claims office has certain maximum amounts payable for specific items. For example, the maximum for stereo equipment is \$1,000 per item and \$4,000 per shipment.

Most private insurance contracts will reimburse you only for items lost or destroyed during shipment. They usually will not cover items that can be economically repaired.

Some insurance companies provide "full replacement" cost protection.

This means that if your 10-year-old television is destroyed, they will pay to replace it with a comparable new television. Each insurance policy is different, so it's important to find out if the coverage satisfies your needs before your move.

For moves within the continental United States, you can also arrange for two types of insurance through the transportation office.

"Option 1" or "higher increased released value" insurance will provide you with a greater dollar amount of protection for individual items. For example, if you purchase "Option 1" insurance and your stereo is destroyed, the carrier will pay you the depreciated value of your stereo up to the full amount of the protection you purchased, regardless of the \$1,000 maximum amount allowable for stereo items.

"Option 2" or "full replacement protection" entitles you to the full undepreciated value of your lost and destroyed items. If you purchased "Option 2" insurance and your stereo was destroyed, the carrier should pay you the cost of a comparable new stereo. If your stereo is merely damaged, however, the carrier has the option of repairing it.

Both "Option 1" and "Option 2" insurance are purchased from the carrier, so your payment will ultimately come from the carrier. Your local transportation office or claims office can explain the procedures for filing an insurance claim.

Documentation

Documenting what you own is perhaps the most important thing to do before your move. Save receipts, bills, appraisals, high value item inventories and other proof of ownership. And never ship these documents with your household goods. This will ensure that if your entire shipment is lost, your

Moving is a fact of life for military families. And with a little preparation you can make it easier on both your family and your possessions.

proof of ownership will not be lost as well.

An excellent way to document what you own is to take photographs or videotapes of the items immediately before the move.

If you have an extensive music collection or a number of valuable figurines, this is an excellent way of demonstrating the extent of your collection. For items such as compact disks, shoot the open jewel covers, showing the disks inside.

Photo and videotape records have an added benefit because they not only show what you own, but also demonstrate the condition of each item. If the movers scratch your dining room table, you'll have a much easier time proving that the scratch occurred during the move if you have a picture of the table taken immediately before the move.

During the Move

When the packers arrive you should have already decided which items you want the movers to pack and which items you will be responsible for getting to your new assignment. Then put personally handled items in a separate room or in your car, where they're not accessible to the movers.

It's best not to ship small, valuable items such as jewelry, but if you decide to have the movers pack your jewelry, ensure that each item is listed separately on the inventory.

Cash, coin collections and similar

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Debra Bates-Lamborn



Matthew Flynn of Fort Leavenworth, Kan., skates past trucks bearing his new neighbors' furniture. Moving is one of the most common experiences for military families.

items should never be packed. You will not be paid for these items if they're lost.

When the movers have finished packing and loading your household goods, they'll give you an inventory of all your belongings. Check this document carefully. For furniture items, pre-existing damage will be listed using a code found at the top or bottom of the form. Examine the pre-existing damages carefully. If the movers have exaggerated these damages, state your disagreement directly on the inventory, in the

"remarks" section directly above your signature.

When the movers deliver your household goods, make sure they have delivered everything. Have a copy of the inventory handy and check off the numbers of all the items when the movers bring them into your new home.

If items are missing or damaged, note this on the DD Form 1840, a pink form which the movers will give you.

There is no need to unpack all of your items at this time, since you can note additional missing and damaged

Soldiers have 70 days to unpack their household goods and notify the claims office of any loss or damage.

items later on the reverse side of the form, which is marked "DD Form 1840R."

After the Move

Unlike many civilian moves, in which loss and damage must be noted immediately after delivery, soldiers have 70 days to unpack their household goods and notify the claims office.

Thoroughly inspect everything: turn on electrical items to ensure they still operate; open the jewel covers of your compact disks to ensure the disks are still there; check your figurines for damage.

You must turn in the DD Form 1840R to your nearest Army claims office within 70 days of the delivery of your household goods. Failure to do so will make it impossible for the claims office to collect from the carrier responsible for your loss. As a result, the claims office invariably will not pay you for any items that you failed to report in time.

When you turn in your DD Form 1840R, the claims office will provide you with forms and information on filing your claim. At this point you will need to get repair estimates and other documents to substantiate the amount of your loss.

You have two years from the date of the original delivery to file a claim.

The Army claims system is designed to help you. However, you also have a responsibility to protect yourself. If you keep proper records of what you own and promptly document damages that occur during the move, you should be able to recover the fair value of your loss. If you have questions, your local transportation office and local claims office can provide the answers. □